

EXHIBIT “55”

From: Rousseau, Julie
To: Dublin, Alan
Subject: FW: Barnes v. Windsor NOTE
Date: Monday, July 14, 2014 11:13:32 AM
Attachments: 2014.07.10 Collins info.pdf

Alan

Recall the debate we engaged in under 9-620 on surrender of collateral for client Windsor Securities. The art panel has ruled that WS did NOT follow 9-620 and thus did not take title to the policy from the debtor. Here is another policy, same lender, and a surrender prior to default. WS never gave a release and the only "proposal" is in the emails you see here. What think?

Julie Rousseau
 Partner

Arent Fox LLP | Attorneys at Law
 1675 Broadway
 New York, NY 10019-5829
 212.484.3948 Direct | 212.484.3990 Fax
 julie.rousseau@arentfox.com | www.arentfox.com

CONFIDENTIALITY NOTICE: This e-mail and any attachments are for the exclusive and confidential use of the intended recipient. If you received this in error, please do not read, distribute, or take action in reliance upon this message. Instead, please notify us immediately by return e-mail and promptly delete this message and its attachments from your computer system. We do not waive attorney-client or work product privilege by the transmission of this message. IRS Circular 230 disclosure: To ensure compliance with requirements imposed by the IRS, we inform you that, unless expressly stated otherwise, any U.S. federal tax advice contained in this communication (including any attachments) is not intended or written to be used, and cannot be used, for the purpose of (i) avoiding penalties under the Internal Revenue Code or (ii) promoting, marketing or recommending to another party any transaction or matter addressed herein.

-----Original Message-----
From: MFWWSI [mailto:mfwysi@comcast.net]
Sent: Thursday, July 10, 2014 10:39 AM
To: Rousseau, Julie
Subject: RE: Barnes v. Windsor NOTE

See attached.
 Policy surrendered May, 2010. According to promissory note, due date was July 2010
 (NOTE: Promissory Note for Bitter says July 10, so why was that even a topic of discussion?)
 -ggp

-----Original Message-----
From: Rousseau, Julie [mailto:julie.rousseau@arentfox.com]
Sent: Thursday, July 10, 2014 10:08 AM
To: mfwysi@comcast.net
Subject: Re: Barnes v. Windsor NOTE

Don't recall details of surrender but I think he turned over prior to default? And you wrote trust prior to his death. Act like you are owner, which you are. Bail in another's court if they want to stop but this carrier would have no basis to withhold your DB.

JUDD 127404